

**FIRST GENERAL BANK**

	CPP Disbursement Date 05/29/2009	Cert 58060	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$327	\$507	54.8%		
Loans	\$244	\$348	42.8%		
Construction & development	\$10	\$13	29.7%		
Closed-end 1-4 family residential	\$19	\$16	-12.6%		
Home equity	\$6	\$11	98.2%		
Credit card	\$0	\$0			
Other consumer	\$0	\$0	-100.0%		
Commercial & Industrial	\$20	\$27	36.2%		
Commercial real estate	\$167	\$243	45.4%		
Unused commitments	\$23	\$34	48.1%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$3	\$3	-27.0%		
Asset-backed securities	\$0	\$0			
Other securities	\$8	\$4	-51.6%		
Cash & balances due	\$46	\$116	153.9%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$287	\$463	61.4%		
Deposits	\$286	\$447	56.2%		
Total other borrowings	\$0	\$14			
FHLB advances	\$0	\$14			
Equity					
Equity capital at quarter end	\$41	\$44	8.3%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	12.6%	8.1%	--		
Tier 1 risk based capital ratio	16.2%	11.6%	--		
Total risk based capital ratio	17.4%	12.5%	--		
Return on equity <sup>1</sup>	3.5%	0.5%	--		
Return on assets <sup>1</sup>	0.4%	0.0%	--		
Net interest margin <sup>1</sup>	3.5%	4.1%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	214.8%	32.2%	--		
Loss provision to net charge-offs (qtr)	0.0%	0.0%	--		
Net charge-offs to average loans and leases <sup>1</sup>	0.0%	-0.7%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	0.0%	11.5%	0.0%	-0.9%	--
Closed-end 1-4 family residential	0.0%	3.2%	0.0%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	0.0%	--
Commercial & Industrial	0.0%	0.0%	0.0%	0.0%	--
Commercial real estate	1.0%	2.1%	0.0%	-0.1%	--
Total loans	0.7%	2.9%	0.0%	-0.2%	--